



EFW

PATENT
Attorney Docket No. 05997.0013-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|--------------------------------|---|----------------------------|
| In re Application of: |) | |
| |) | |
| Paul A. THOMAS et al. |) | Group Art Unit: 3696 |
| |) | |
| Application No.: 10/813,260 |) | Examiner: Samica L. Norman |
| |) | |
| Filed: March 31, 2004 |) | |
| |) | |
| For: RISK-BASED REFERENCE POOL |) | Confirmation No.: 5447 |
| CAPITAL REDUCING SYSTEMS |) | |
| AND METHODS |) | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed February 12, 2009, the date for responding being May 12, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.